



# Your Deferred Benefits Statement 2010



WEST MIDLANDS



PENSION FUND

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# Introduction

Welcome to your 2010 annual deferred benefits statement, provided by the West Midlands Pension Fund, in respect of your membership of the Local Government Pension Scheme (LGPS).



A significant issue this year has been the lack of an uplift in pensions. Pensions paid by the LGPS, would normally increase each year with inflation – currently, the index used for this purpose is the retail prices index (RPI). Increases are added to any pension rights which are also deferred or yet to come into payment.

The rate of rise applied in April 2010 is based on the rise in the RPI as at September each year. However, in September 2009 this was calculated as being minus 1.4%. Because of this, the Government decided to increase the basic state pension element by 2.5%, but not to increase either the other elements of

state pensions or the pensions payable by the LGPS or any other public sector pension arrangements.

The Fund does not have any discretion or influence on applying any increase, as this is written into the rules of the Scheme with increases being governed by an Act of Parliament (as are all public sector pension schemes). The value of your benefits, therefore, have remained unaltered for the current year.

*B. Bailey*

**Brian Bailey**  
Director of Pensions  
West Midlands Pension Fund

**IMPORTANT: Remember – this statement contains personal information which should be kept safe. In view of the length of time which may elapse before your deferred benefits are brought into payment, you should notify us of any change of address or marital status.**

# Your deferred benefits statement

(as at 12 April 2010)

This statement is an illustration of the value of your benefits. It should not be relied upon without establishing the accuracy of the information contained therein. If any of the information we hold for you on our records is incorrect, please let us know by completing the enclosed update form.

<b>Date of issue:</b>	
<b>Pension reference number:</b> Please quote in any correspondence.	
<b>Date of birth:</b> This is the date shown on our records.	
<b>National insurance number:</b> This is the number shown on our records.	
<b>Nomination form received</b> (in respect of death grant payable):	

## Current value of your deferred benefits

Deferred benefits are increased each year to protect their value as prices rise. The figures shown below take into account all increases awarded up to and including 12 April 2010.

	<b>Value of benefits at date leaving (£)</b>	<b>Value of increases (£)</b> <small>In some cases of early payment, increases are only payable from age 55</small>	<b>Current value of benefits (£)</b>
<b>Annual pension:</b>			
<b>Tax-free cash lump-sum:</b>			
<b>Spouse's/civil partner's pension provision</b> (payable after death):			

**Benefits have increased overall by:**  **Date payable from:**

We have calculated that under the applicable LGPS rules, your deferred benefits will normally become payable unreduced on the date above. You can, however, defer payment up to two days prior to reaching age 75 if you wish to do so.

Please remember that this statement is issued as a guide. While every effort is made to ensure the information fairly represent the benefits payable, ultimately the benefits payable will depend upon your method of retirement and the details provided at that time. Only then can a true and accurate portrayal of those circumstances be provided under the prevailing rules and regulations in force at that point in time, which will include any overriding HMRC requirements.

# How are my benefits calculated?

## Summary

### How your deferred benefits are worked out if you joined the LGPS before 1 April 2008

If you joined the LGPS before 1 April 2008, benefits based on your membership to 31 March 2008 will be calculated differently to those based on your membership from 1 April 2008.

For membership built up to 31 March 2008, you receive a pension of 1/80th of your final pay plus an automatic tax-free lump-sum of three times your pension.

For membership from 1 April 2008, your pension will be at the increased rate of 1/60th of your final pay.

There will be no automatic lump-sum for membership built up after 31 March 2008, but you do have the option to exchange some of your pension for extra tax-free lump-sum.

### Did you leave the Scheme before 1 April 2008 but after 1 April 1998?

You have built up an entitlement to a pension and an automatic lump-sum. We have used the following formula to work out the value of those benefits:

**Pension** = Membership x pay on leaving/80

**Lump-sum\*\*** = Membership x pay on leaving/80 x 3 (ie 3 x pension)

When your benefits are due to come into payment, you may also have the option to take a bigger lump-sum by taking a reduced pension. If you told us you wanted to opt out\* of the A-day tax changes, you may be able to increase your pension by taking a smaller lump-sum. More details about the exchange options available to you will be provided when we offer you payment of your benefits.

### Did you join and leave the Scheme on or after 1 April 2008?

You have built up an entitlement to a higher rate of pension (compared to how we used to work out pension before the rules changed in April 2008), but you do not have an automatic entitlement to a lump-sum for service after 1 April 2008 – that is why there is no amount shown in that section of your statement. You may, however, be able to create a lump-sum by taking a reduced pension. More details about this exchange option will be provided when we offer you payment of your benefits.

We have used the following formula to work out your pension:  
**Membership x pay on leaving/60**

\* (see 'What if I have previously opted out of A-Day tax changes?' on page 12)

\*\* Married men, prior to 31 March 1998, will suffer a 2/80<sup>th</sup> reduction in respect of pre-1 April 1972 membership (see page 17)

**Did you join the Scheme before 1 April 2008 but leave on or after that date?**

You have built up an entitlement to a pension and an automatic lump-sum (but only based on the membership you built up to 31 March 2008). The calculation of your benefits use two methods because we have to work out the benefits you have built up to 31 March 2008 under the 'old' rules, while the benefits you have built up from 1 April 2008 are calculated as per the 'new' April 2008 rules, as follows:

**Pension** = Membership to 31 March 2008 x pay on leaving/80 plus membership from 1 April 2008 x pay on leaving/60

**Lump-sum** = Membership to (see page 17) 31 March 2008 x pay on leaving/80 x 3

When your LGPS benefits come into payment, you may also have the option to take a bigger lump-sum by taking a reduced pension. More details about this will be provided when we write to you about the payment of your benefits.

**What if I was paying extra**

**If you were buying extra years in the LGPS (added years)**

If you were paying additional contributions to buy extra LGPS membership, they will have ceased when you left the LGPS. You will have been credited with the extra period of membership that you have paid for at the time of leaving. This will have increased the value of your deferred benefits and any transfer value paid to a new pension arrangement.



# When are my benefits going to be paid?

## Payment of your deferred benefits

### Payment at age 60

This statement shows the earliest date your benefits can be paid in full. The date shown could be anywhere between age 60 to 65 dependant on when you joined the LGPS and the membership you had built up by the time you left the LGPS.

We will normally write to you to offer payment of your benefits at age 60, even if the date shown on your personal statement is after this date. But if you decide to take your benefits before the date on your statement, they will be reduced as we would be paying them early.

We normally write to you about four weeks before your 60th birthday to let you know how much your benefits are worth and to ask if you would like us to pay them to you.

If reductions for early payment apply, we will tell you the reduced amount of benefits.

### How much are the reductions?

As a guide, the percentage reductions, issued in April 2008, for retirements up to five years early are shown in the table opposite. Where the number of years is not exact, the reduction percentages are adjusted accordingly.

Number of years paid early	Pensions reduction		Lump-sum reduction
	Men	Women	
0	0%	0%	0%
1	6%	5%	2%
2	11%	10%	5%
3	16%	15%	7%
4	20%	19%	9%
5	24%	23%	12%

We provide information about the standard benefit package available from the scheme but we also tell you about any other choices you may have if, for example, you wanted to take a bigger lump-sum by reducing your pension. All these options will be explained and of course you can contact us at the time to obtain further information.

If you ceased membership of the Scheme prior to 1 April 1998, then your benefits would be paid early without a reduction if, at age 60, you would have attained 25 years' membership.

If you were in the LGPS on 30 September 2006, some or all of your benefits paid early could be protected from the reduction under what is called the 85-year rule.

The 85-year rule is satisfied if your age at the date you draw your benefits and your Scheme membership (each in whole years) add up to 85 or more.

If you are part-time, your membership counts towards the rule of 85 at its full calendar length. Not all membership may count towards working out whether you meet the 85-year rule.

Working out how you are affected by the 85-year rule can be quite complex, but this should help you work out your general position.

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> If you would not satisfy the 85-year rule by the time you are 65, then all your benefits are reduced if you choose to retire before 65. The reduction will be based on how many years before 65 you draw your benefits.

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> If you will be age 60 or over by 31 March 2016 and choose to retire before age 65, then, provided you satisfy the 85-year rule when you start to draw your pension, the benefits you build up to 31 March 2016 will not be reduced.

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> If you will be under age 60 by 31 March 2016 and choose to retire before age 65, then, provided you satisfy the 85-year rule when you start to draw your pension, the benefits you build up to 31 March 2008 will not be reduced. Also, if you will be age 60 between 1 April 2016 and 31 March 2020 and meet the 85-year rule by 31 March 2020, some or all of the benefits you build up between 1 April 2008 and 31 March 2020 will not have a full reduction.

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Your former employer can agree to waive any reduction on compassionate grounds. You may wish to ask them what their policy on this is.

### **What about any additional voluntary contributions (AVCs) that I have paid?**

If you have paid additional voluntary contributions (AVCs) while a member of the LGPS, we will provide you with information about the payment options for any accrued funds that relate to the pension rights that are due to be or could be paid early if you elect to do so.



The value of your AVC fund will continue to be invested until it is paid out. Your AVC plan is similar to your main LGPS benefits: it can be transferred to another pension arrangement, be drawn at the same time as your LGPS benefits or be deferred until the eve of your 75th birthday at the latest. The AVC provider will produce a separate statement annually with the values of the benefits built up – remember to tell the AVC provider if you change address.

### Are there any exceptions to having the benefits reduced and paid at age 60?

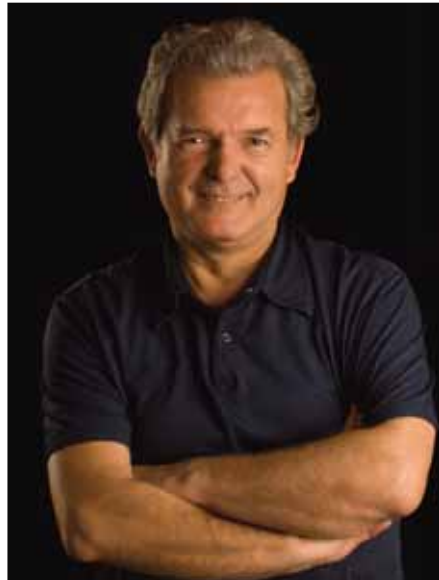
#### **If you left the LGPS on or before 31 March 1998**

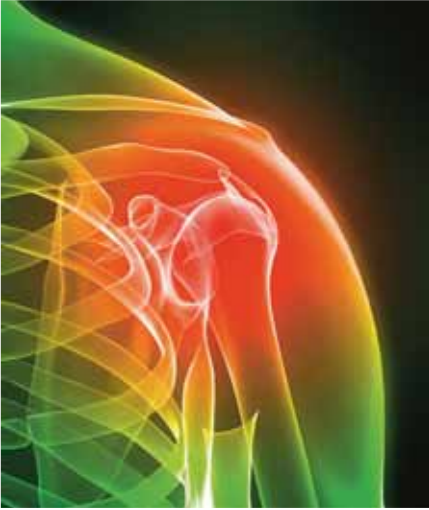
The payment date shown on your personal statement is after age 60 and you are paying into the Scheme on your 60th birthday in respect of another job.

Where this applies, you can ask for payment of your deferred benefits within three months of leaving your continuing job (but if you don't, there will be no further opportunity to do so) and we will pay them automatically on the date shown on your personal statement.

#### **If you have opted out of the LGPS**

If you have opted out of the Scheme, we cannot pay the benefits that are on hold with us until you have left your job.





If the doctor and your former employer agree that you qualify for payment of your benefits on ill-health grounds, we would pay them in full, ie, we do not apply early retirement reductions even if we are paying your benefits before the date shown on your personal statement. However, we will not increase your benefits each year in line with inflation until your 55th birthday, unless you have been judged to be too ill to work at all.

### **Ill-health**

Your deferred benefits can be paid on ill-health grounds at any age if a Scheme-approved doctor determines that your medical condition would have prevented you from carrying out the duties of your old job right up until age 65.

But if you left the Scheme on or after 1 April 2008, the doctor must also determine that you have no prospect of taking up 'gainful employment' for at least three years, or before age 65 if this is sooner. Gainful employment for LGPS purposes is a job of at least 30 hours for at least 12 months.



# What if I don't take my benefits?

## Delaying payment of your deferred benefits

If you left the LGPS on or before 31 March 1998 and choose not to take your benefits at age 60 and the payment date shown on your personal statement is later, you will have no further opportunity to ask for them to be paid. But you will be offered payment on that later date. You can ask us to keep your benefits on hold with us right up until the day before your 75th birthday, unless you opted out of the A-Day tax changes.

If you left the LGPS on or after 1 April 1998 and choose not to take your benefits at age 60 and the payment date shown on your personal statement is later, you still have the opportunity to ask for payment anytime up to the date shown on your personal statement. You can also keep your benefits on hold with us right up until the day before your 75th birthday, should you wish.



### **What if I have previously opted out of the A-Day tax changes?**

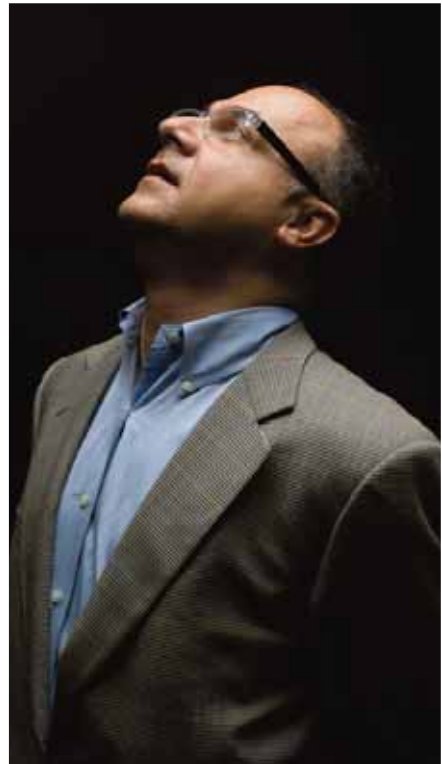
In April 2006, the Government changed the tax legislation surrounding pensions. The new rules automatically applied to all members who were still in the LGPS on or after 5 April 2006. Members who had left the LGPS were able to opt out of the new legislation if they preferred.

Information about these changes was provided with the 2006 deferred annual benefits statement. It is no longer possible to make a decision about this now or to change your mind, but for those members that may have opted out of the current tax rules, here is a summary of the effects:

- > you can give up some of your lump-sum to increase your pension.
- > if you are a 'Class C' member, ie, you have continuous membership since before 17 March 1987, you can give up some of your pension to create extra lump-sum (but a spouse's pension would be based on that reduced rate of pension).
- > you cannot defer payment of your pension past the date shown on your statement.

> if you paid additional voluntary contributions (AVCs) into the Fund's in-house AVC account, you can only use the Fund to create extra pension, ie, you cannot take any part of it as a lump-sum.

> you have the option to give up some of your pension to provide for dependants who otherwise wouldn't be covered.



# Death benefits

(see 'Nomination Form 2010' in the centre pages)

## Lump-sum

If you die while your benefits are deferred within the Fund, we would pay out a one-off lump-sum, normally to your personal representatives or to whomever you had nominated to receive it.

### **If you left the LGPS on or before 31 March 2008?**

We will pay the up to date value of your deferred lump-sum, ie, three times the up-to-date value of your pension, but not if you have pre-1972 membership.

### **If you left the LGPS on or after 1 April 2008?**

We will pay five times the up-to-date value of your pension.

### **How to make a lump-sum nomination**

You should notify the Fund of whom you would like the lump-sum benefits to go to, by filling in a nomination form. You can nominate whoever you like to receive the lump-sum: friends, family, partners, even an organisation such as your favourite charity.

You are strongly advised to complete a lump-sum nomination form (<http://www.wmpfonline.com/pdfs/forms/nomform.pdf>) if you haven't done so previously.

Completing a form allows the Fund, in the event of your death, to make a payment to your nominated person(s) as quickly as possible. Even if you have previously completed a form, but it has been some time ago and your circumstances have changed, you may therefore wish to reaffirm your wishes by completing a further form that leaves no doubt as to your intentions.

A form is included with this statement for this reason. Upon receipt of a valid nomination form, we will disregard any previous form. Without a nomination form, your wishes (that may have been expressed in the form of a will) will take time to process, particularly if instructions that have been left require probate.

### **Changing a lump-sum nomination**

Your circumstances may have changed since the date recorded on your illustration, so you may want to change your nomination by sending us a new form. You can change your nominated beneficiaries as often as you want to simply by downloading the form (<http://www.wmpfonline.com/pdfs/forms/nomform.pdf>) completing it and returning it to us.

## Dependants' pensions

We will pay a pension to a surviving husband, wife, civil partner, nominated cohabiting partner and any eligible children, as follows:

Pension for spouse, civil partner or nominated partner

**Pay x membership/160**

Only based on membership from 6 April 1988 for civil partners and nominated cohabiting partners.

Pension for one child, where we are also paying a pension to spouse, civil partner or nominated cohabiting partner

**Pay x membership/320**

Pension for two or more children, where we are also paying a pension to spouse, civil partner or nominated cohabiting partner

**Pay x membership/160**

Pension for one child, where there is no pension for a spouse, civil partner or nominated cohabiting partner

**Pay x membership/240**

Pension for two or more children, where there is no pension for spouse, civil partner or nominated cohabiting partner

**Pay x membership/120**

## Can I nominate my partner for a pension?

Yes - but only if you were paying into the Scheme on or after 1 April

2008 – the LGPS refers to these types of pensions as nominated cohabiting partner's pensions or NCPs.

## Nominated cohabiting partners (NCPs) - making a nomination for a partner pension

Remember that to nominate your partner, you must have been a member of the LGPS on or after 1 April 2008, ie, if you left before then, you cannot make a nomination.

We will only pay a pension to an NCP as long as certain qualifying conditions have been met. More details are on the form that you need to complete.

For more information about this and to print off the nomination form please visit the Fund's website (<http://www.wmpfonline.com/pdfs/forms/cohabnomform.pdf>) or ring our helpdesk. The number is shown on the back of this statement.

Dependants' benefits for women who left prior to 6 April 1988 and civil partners' benefits, payable for members who were in the Scheme on 1 April 2008, may differ from those quoted.

If you marry after leaving, the dependant's pension may differ from that stated above. Dependants' pension will depend on the regulations in place at the time you ceased membership of the Scheme.

# Other issues and questions for deferred members

## **What happens if I have changed jobs but remain in the LGPS?**

If you are changing your job, but still working in local government or for another employer who offers you membership of the LGPS, or if you rejoin the LGPS before your deferred benefits are paid, you can ask for your LGPS pension rights to be transferred to your new job (you cannot transfer membership built up as an employee to membership in the Scheme as a councillor or mayor, and vice versa). They will not be transferred automatically. If you wish to transfer your pension rights you must elect to do so within 12 months of rejoining the LGPS, unless your employer allows you longer. This is an employer discretion; you can ask your new employer what their policy is on this matter

Although transferred membership within the LGPS in England or Wales will normally count on a day for day basis, membership transferred to Scotland or Northern Ireland may count at a different length. If your new job is less well paid, you will need to decide whether it may be better not to join the benefits together. If you wish to transfer your LGPS pension rights you should contact us or your new LGPS administrator as soon as possible to

find out about this and about the matters you will need to consider in making your decision.

If you have two or more jobs where you pay into the LGPS at the same time and you leave one (or more, but not all) of them, you can opt to transfer your benefits from the job (or jobs) you have left to the job you are continuing in.

## **What will happen if I wish to transfer my LGPS benefits to another (non-LGPS) scheme?**

If you are joining another pension arrangement, you may wish to consider transferring your LGPS benefits to it. This may even be to an overseas pension scheme or arrangement that meets HMRC conditions. You cannot transfer your benefits if you leave less than one year before age 65. An option to transfer must be made before age 64 or, if later, within six months of leaving.

Your new pension provider will require a transfer value quotation, which, under the provisions introduced by the Pensions Act 1995, the Fund will guarantee for a period of three months from the date of calculation, known as the 'guarantee date'. Your new pension provider can then advise you of the

additional benefits the transfer will buy in their scheme. A written option to proceed with the guaranteed transfer value must be received within the three month guaranteed period. If you opt to proceed, the normal time limit for payment of the guaranteed transfer value will be six months from the guarantee date. If payment is not made within this period, the Fund will need to recalculate the value as at the actual date of payment and pay the recalculated value or, if it is greater, the original value plus interest.

Transfer values are calculated in accordance with the terms and conditions of the Local Government Pension Scheme (Administration) Regulations 2008 (as amended) which comply with the requirements of the Pensions Schemes Act 1993. If you are considering whether to transfer benefits, make sure you have full information about the two pension arrangements: details of what your benefits are worth in the LGPS and details of what your benefits would be worth in the new pension scheme, if transferred.

Transferring your pension rights is not always an easy decision to make. Therefore, you may wish to seek the help of an independent financial adviser before you make a decision to transfer your deferred benefits to a personal pension plan, stakeholder pension scheme, buy-out insurance policy or an employer's money purchase scheme, as you will be bearing all of the investment risk which could significantly affect your future pension benefits.

If a full transfer payment is made, you will not be entitled to any further benefits from the LGPS for yourself, your spouse, civil partner, for any cohabiting partner nominated by you, or any benefits for your dependants.





# Why do I have deferred benefits?

Deferred benefits are where we work out the value of your benefits when you leave the LGPS and hold them in the Scheme for you until either you decide to transfer them to another pension scheme, or they are due to be paid. You may also have been awarded deferred benefits as a way of protecting your benefits if you have taken a drop in pay.

## **Are the Scheme benefits protected?**

As the Scheme is set up by statute, payment of LGPS benefits are guaranteed by law.

## **What other legislation applies to the Scheme?**

The Scheme is a registered public service scheme under Chapter 2 of Part 4 of the Finance Act 2004. It achieved automatic registration by virtue of Part 1 of Schedule 36 of that Act (because the Scheme was, immediately before 6 April 2006, both a retirement benefits scheme approved under Chapter 1 of Part XIV of the Income and Corporation Taxes Act 1988 and a relevant statutory scheme under section 611A of that Act). This means, for example, that you receive tax relief on your contributions. It complies with the relevant provisions of the Pension Schemes Act 1993, Pensions Act 1995 and the Pensions Act 2004.

## **Information I am entitled to**

You are entitled to obtain a copy of the LGPS Regulations 2007 (Benefits, Membership and Contributions) and subsequent amendments.

A current version, including all amendments, is available on the Local Government Employers' website at <http://www.lge.gov.uk/pensions/content/timeline.html>

A copy of the regulations may be inspected at the Fund's offices. In addition, you are entitled to view, and take copies of the Fund's Annual Report and Accounts

## **Pre-1972 membership**

Married men, or men who had been married, with membership before 1 April 1972 who had elected to pay additional contributions and were still making this payment to provide a full lump-sum when they left the LGPS, will have been credited with the proportion purchased (if members were able to count more than 40 years' membership at age 60, you may not have elected to purchase all the pre-1972 membership). Subject to membership on or after 1 April 1998 when you left the LGPS any outstanding pre-1 April 1972 membership that you have not purchased, or elected to purchase, would be converted to 89% of its length and would then count towards the lump-sum at this reduced rate.

If you ceased membership prior to 1 April 1998, and have membership prior to 31 March 1972, and you did not elect to pay additional contributions, your lump-sum will be reduced at the rate of 2/80<sup>th</sup> in respect of this period.

# Help with pension problems

## **Who can help me if I have a query or complaint?**

If you are in any doubt about your LGPS benefit entitlements, or have a problem or question about your LGPS membership or benefits, please contact the Fund in the first instance.

Contact details can be found on the back page of this publication. We will seek to clarify or put right any misunderstandings or inaccuracies as quickly and efficiently as possible.

If your query is about your contribution rate, or relates to the contributions you have paid, please contact your employer's personnel/human resources or payroll section, so they can explain how they have decided which contribution band you are in.

If you are still dissatisfied with any decision made in relation to the Scheme, you have the right to have your complaint independently reviewed under the Scheme's internal disputes resolution procedure.

There are also a number of other regulatory bodies that may be able to assist you. Here are the various ways you can ask for help with a pension problem.

## **Internal disputes resolution procedure (IDRP)**

In the first instance, you should write to the person nominated by the body who made the decision about which you wish to appeal, either your employer or your pension fund administering authority. You must do this within six months of the date of the notification of the decision about which you are complaining.

## **The Pensions Advisory Service (TPAS)**

TPAS is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have or any difficulty which they cannot resolve with their scheme administrators. TPAS can be contacted at:

11 Belgrave Road  
London  
SW1V 1RB  
Tel: 0845 601 2923

## Pensions Ombudsman

In cases where a complaint or dispute cannot be resolved after the intervention of TPAS, an application can be made, within three years of the event, to the Pensions Ombudsman for an adjudication. The ombudsman can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law and his or her decision is final and binding (unless the case is taken to the appropriate court on a point of law). Matters where legal proceedings have already started cannot be investigated by the Pensions Ombudsman. The Pensions Ombudsman can be contacted at:

11 Belgrave Road  
London  
SW1V 1RB  
Tel: 020 7834 9144

## The Pensions Regulator

This is the regulator of work-based pension schemes. The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to help put matters right, where needed. In extreme cases, the regulator is able to fine trustees or employers, and remove trustees from a scheme. You can contact the Pensions Regulator at:

Napier House  
Trafalgar Place  
Brighton  
BN1 4DW  
Tel: 0870 606 3636



## How can I trace my pension rights?

The Pension Tracing Service holds details of pension schemes, including the LGPS, together with contact addresses. It provides a tracing service for ex-members of schemes with pension entitlements (and their dependants) who have lost touch with previous employers.

All occupational and personal pension schemes have to register if the pension scheme has current members contributing to their scheme or people expecting benefits from the scheme. If you need to use this tracing service, please write to:

The Pension Tracing Service  
The Pension Service  
Tyneview Park  
Whitley Road  
Newcastle upon Tyne  
NE98 1BA  
Tel: 0845 600 2537

Also, don't forget to keep your pension providers up to date with any change in your home address.

# How to get in touch

## Email us on:

PensionFundEnquiries@wolverhampton.gov.uk

## Telephone our Helpdesk on:

0300 111 1665

## Visit our website at:

wmpfonline.com

## Fax us on:

0845 230 1565

## Minicom/Typetalk:

01902 554607

## Write to us at:

West Midlands Pension Fund  
PO Box 3948  
Wolverhampton  
WV1 1XP

## Send us a text on:

Text WMPF + your message  
to 60066

Standard short code network charges apply

Lines are open during the  
following times:

8:30am to 5.00pm Monday-Thursday  
8:30am to 4.30pm Friday

Calls may be monitored for  
training purposes

## Are you having difficulty contacting the Fund?

Don't worry – immediately following the issue of deferred benefits statements, we receive a significantly increased volume of telephone calls. We have a number of lines available to take your calls, but if you cannot get through first time, please try again later. You can also contact us in a number of other ways which are shown above.



### Data protection

To protect any personal information held on computer, Wolverhampton City Council is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate. The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's AVC provider. Members who wish to apply to access their data on Data Protection Act grounds should contact the City Council's Data Protection Officer on (01902) 554498, via email at [dataprotection@wolverhampton.gov.uk](mailto:dataprotection@wolverhampton.gov.uk)

This authority is under a duty to protect the public funds it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.